

**From:** "Bobbie Dunlap" <Bobbie@eurocraftmetal.com> on 07/24/2008 02:50:06 PM

**Subject:** Regulation AA

Retroactive re-pricing, Double-cycle billing, Unfair payment allocation, Bait-and-switch offers, Arbitrary due times, and Charging overdraft fees based on holds--these are things that should be considered crimes, not banking and credit card practices. Let's outlaw this type of theft.

Bobbie Dunlap